

B 25C (Official Form 25C) (12/08)

UNITED STATES BANKRUPTCY COURT

District of Wyoming

In re Dennis Meyer Danzik,
Debtor

Case No. 17-20934

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: July 2018

Date filed: 10/04/2018

Line of Business: Engineering and Design Consulting

NAISC Code: 541330

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Dennis M. Danzik

Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

B 25C (Official Form 25C) (12/08)

- | | | |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☒ ☐

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL INCOME \$ 0.00

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month \$ 176,118.49

Cash on Hand at End of Month \$ 271,742.84

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU TOTAL \$ 271,742.84

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL EXPENSES \$ 1,650.88

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B) \$ 0.00

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C) \$ 1,650.88

(Subtract Line C from Line B)

CASH PROFIT FOR THE MONTH \$ -1,650.88

B 25C (Official Form 25C) (12/08)

UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 8,668.81

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 57,340.00

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED? 0
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT? 0

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 0.00

NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 0.00

B 25C (Official Form 25C) (12/08)

PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 72,000.00	\$ 0.00	\$ -72,000.00
EXPENSES	\$ 31,000.00	\$ 8,668.81	\$ -22,331.19
CASH PROFIT	\$ 41,000.00	\$ 0.00	\$ -41,000.00

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 72,000.00
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 18,000.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 54,000.00

ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

My zero income this month was so that I could get into salary with withholding, etc. Normal income flow will start August 1st.

This month began my conversion to a payroll that automatically withheld taxes, social security, etc. My base salary being \$ 600,000.00 and then invoicing services on bonuses, commissions, and expenses.

Period Ending July 31, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit B - Monthly Operating Report

Cash and Income

DATE	INCOME RUNNING SHEET	NOTE	AMOUNT
	Source		
3/23/2018	Payment Received	1	\$ 60,000.00
5/1/2018	Payment Received	1	\$ 119,000.00
6/1/2018	Payment Received	1	\$ 60,000.00
6/27/2018	Payment Received	1	\$ 50,000.00
1 6/1/18	Invoice Out - Client Contract 01		\$ 60,000.00
6/15/18	Invoice Out - Client Contract 01		\$ 83,940.00
3	Ending Cash		\$ 7,195.76
4	Wells Fargo Account		\$ 45.24
5	US Bank Debtor in Possession		\$ 204,535.29
6	US Bank Debtor in Possession - Tax Account		\$ 59,966.55
	Total Earnings (Income for Month)		\$ -
	TOTAL CASH and BILLINGS		\$ 415,682.84
	RECEIVABLES		\$ 57,340.00

Note: My income this month was zero this month due to a large amount of time off due to illness in family and converting to a base pay rate of \$ 600,000.00 per year and starting withholding taxes. Which will be disclosed in August report.

Period Ending July 31, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit C - Monthly Operating Report

Expenses

DATE	EXPENSE RUNNING SHEET	NOTE	AMOUNT	PAYMENT	Credit Last 4
	Payee				
1 7/2/2018	AI's		56.62		2 9116
2 7/2/2018	Burger King		5.49		2 6632
3 7/3/2018	Chevron		10.55		2 9116
4 7/3/2018	Credit Protect		6.07		2 6632
5 7/3/2018	Late Fee		25		2 6632
6 7/3/2018	interest on charges		6.86		2 6632
7 7/3/2018	Premium Club Membership		4.95		2 2363
8 7/4/2018	Credit Protect		6.83		2 9116
9 7/4/2018	Annual Fee		8.25		2 9116
10 7/4/2018	Late Fee		25		2 9116
11 7/4/2018	interest on charges		9.85		2 9116
12 7/4/2018	Shell Oil		5.77		2 9116
13 7/7/2018	Late Fee		4.99		2 152
14 7/8/2018	Internet Payment Las Vegas NV			\$ 733.71	2 9116
15 7/8/2018	Auto payment	Payment		\$ 157.45	1 2363
16 7/8/2018	Express Payment Fee Las Vegas NV		9.95		2 9116
17 7/9/2018	Premium Club Membership		4.95		2 152
18 7/10/2018		Payment		\$ 654.25	1 6632
19 7/10/2018	Express Payment Fee Las Vegas NV		9.95		2 6632
20 7/13/2018	Payment Protection Plan		0.93		2 152
21 7/13/2018	Interest Charge on Purchases		2.42		2 152
22 7/22/2018	Chevron		47.41		2 9116
23 7/23/2018	Walgreens		50.29		2 9116
24 7/24/2018	Chevron		6.07		2 6632
25 7/24/2018	AI's		35.03		2 6632
26 7/27/2018	Brilliant.Org EDU		119.88		2 9116
27 7/27/2018	Credit one Credit		-1.74		2 9116
28 7/31/2018	Automatic Payment	Payment		\$ 105.47	1 152
No taxes estimated this month due to withholding starting next month					1 CASH 2 CC 3 Tax
TOTAL			\$ 461.37	\$ 1,650.88	

Period Ending July 31, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit D - Monthly Operating Report

Unpaid Bills

DATE	UNPAID BILLS	NOTE	AMOUNT
	Description		
1 7/31/18	Credit Card Ending 9116	Balance Due	\$ 10.94
2 7/31/18	Credit Card Ending 9948	Balance Due	\$ -
3 7/31/18	Credit Card Ending 0152	Balance Due	\$ 105.47
4 7/31/18	Credit Card Ending 2363	Balance Due	\$ -
5 7/31/18	Credit Card Ending 3593	Balance Due	\$ -
7 7/31/18	Credit Card Ending 6632	Balance Due	\$ 2.40
8 7/31/18	Estimated taxes (current only)	Estimate	\$ 8,550.00
	TOTAL		\$ 8,668.81

Period Ending July 31, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit E - Monthly Operating Report

Receivables

DATE		RECEIVABLES - Running Total and Collections	Client Code	NOTE	AMOUNT
		Description			
1	12/1/17	Invoice 17-12010022	1	Invoice	\$ 19,100.00
2	12/6/17	Invoice 17-12010023	4	Invoice	\$ 1,700.00
3	1/8/2018	Invoice 18-01010024	4	Invoice	\$ 2,600.00
4	1/31/2018	Invoice 18-01010025	1	Invoice	\$ 21,500.00
5	2/1/2018	Invoice 18-01010026	3	Invoice	\$ 150.00
6	2/28/2018	Invoice 18-01010027	1	Invoice	\$ 26,740.00
7	3/1/2018	Invoice 18-01010028	3	Invoice	\$ 150.00
8	3/31/2018	Invoice 18-01010029	1	Invoice	\$ 31,400.00
9	4/30/2018	Invoice 18-01010030	1	Invoice	\$ 37,200.00
10	5/1/2018	Invoice 18-01010031	1	Invoice	\$ 61,860.00
11	6/1/2018	Invoice 18-01010032	1	Invoice	\$ 60,000.00
12	6/15/2018	Invoice 18-01010033	1	Invoice	\$ 83,940.00
	3/23/18	Payment Received	1	Payment	\$ 60,000.00
	5/1/18	Payment Received	2	Payment	\$ 119,000.00
	6/1/18	Payment Received	1	Payment	\$ 60,000.00
	6/27/18	Payment Received	1	Payment	\$ 50,000.00
Total Payments Received					\$ 289,000.00
TOTAL BILLINGS					\$ 346,340.00
TOTAL RECEIVABLES					\$ 57,340.00



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5131 TRN S X ST01

Account Number:

6190

Statement Period:

Jul 1, 2018 through
Jul 31, 2018

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ESTATE OF DENNIS M DANZIK
DEBTOR IN POSSESSION
BANKRUPTCY CASE #17-20934
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164



To Contact U.S. Bank

By Phone:

1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective September 14th, 2018 the "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" brochure will include a number of updates and may affect your rights. Starting September 14, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for copies. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" brochure.

What you should know when changing your monthly checking statement preferences:

When you change your Checking Statement preference settings for Paper Statements, Check Images or Check Return, changes may not take effect immediately; as such may not reflect on your next statement. Current Paper Statement fees, Check Image fees, or Check Return fees may continue to be applied. These preference changes may take up to two statement cycles to be in effect. For further questions call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872-2657).

EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 6190

Account Summary

Beginning Balance on Jul 1	\$	246,082.70	Number of Days in Statement Period	31
Other Withdrawals		41,547.41-	Average Account Balance	\$ 224,356.82
Ending Balance on Jul 31, 2018	\$	204,535.29		

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jul 2	Internet Banking Transfer To Account	6901	\$ 20,000.00-
Jul 9	Electronic Withdrawal To FSB BLAZE		157.45-
	REF=181900056098040N00	3420747941PAYMENT 518213010158236	
Jul 10	Electronic Withdrawal To Credit One Bank		733.71-
	REF=181910030049320N00	912240213 Payment 0000274691790	
Jul 11	Electronic Withdrawal To Credit One Bank		654.25-
	REF=181910083918730N00	912240213 Payment 0000275078374	
Jul 30	Internet Banking Transfer To Account	6901	20,000.00-
Jul 31	Paper Statement Fee	3100001367	2.00-
Total Other Withdrawals			\$ 41,547.41-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jul 2	226,082.70	Jul 10	225,191.54	Jul 30	204,537.29
Jul 9	225,925.25	Jul 11	224,537.29	Jul 31	204,535.29

Balances only appear for days reflecting change.

ADDITIONAL INFORMATION

Effective September 14, 2018 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of Real-Time Payment/Prohibition on Foreign Payments section to the agreement
- Addition of Retention of Documents section to the agreement



ESTATE OF DENNIS J. PINZIK
DEBTOR IN POSSESSION
BANKRUPTCY CASE #17-20934
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164

Uni-Statement

Account Number:
6190

Statement Period:
Jul 1, 2018
through
Jul 31, 2018

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**ADDITIONAL INFORMATION****(CONTINUED)**

- Added language pertaining to cut off time, retention of documents and large cash deposits added to the *Transaction Posting Order* section
- Clarification in the definition of "Available Balance" in the *Insufficient Funds and Overdrafts* section
- Additional language added to the *Insufficient Funds and Overdrafts* section regarding Extended Overdraft fees
- Updated language in the *Insufficient Funds and Overdrafts* section as it relates to ATM and Debit Card Overdraft Coverage options
- Title change from "Small Business" to "Business Banking"
- Added explanation pertaining to the order and possible fee(s) when linking accounts for Overdraft Transfer Protection in the *Overdraft Protection Plans* section
- Changes to eligible accounts, U.S. Bank Business Reserve Line of Credit for Business Banking and advances on U.S. Bank Business Credit Cards as it relates to overdraft protection in the *Overdraft Protection Plans* section
- Title change from "Private Client" Account to "Wealth Management" Account
- Addition of the Arbitration clause to the *U.S. Bank Consumer Reserve Line Agreement* section
- Removal of state specific language in the *Cost of Collection* section
- Updates in the Important *Military Lending Act Information* section

Effective September 14, 2018 the main updates to note in the revised "**Consumer Pricing Information**" brochure include:

- The addition of a new *Additional Features* section explaining all consumer checking and savings features and benefits, not previously listed in the "**Consumer Pricing Information**" brochure
- The addition of the *Benefits for Military and Senior Customers* explaining all the features and benefits for Military Servicemembers and Seniors, not previously listed in the "**Consumer Pricing Information**" brochure
- Disclosure clarification regarding fees pertaining to U.S. Bank and Non-U.S. Bank brand ATM's
- Clarification on the processing and structure of Extended Overdraft Fees
- The **Withdrawal Charge** associated with Federal Regulation D savings withdrawal limits has been further outlined in the *Miscellaneous Checking, Savings or Money Market Fees* section

Starting September 14, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for copies.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5131 TRN S X ST01

Account Number:

6901

Statement Period:

Jun 15, 2018

through

Jul 16, 2018

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DENNIS M DANZIK

TAX ACCOUNT

10632 N SCOTTSDALE RD # 722

SCOTTSDALE AZ 85254-6164

**To Contact U.S. Bank****By Phone:**

1-800-US BANKS

(1-800-872-2657)

U.S. Bank accepts Relay Calls**Internet:**

usbank.com

INFORMATION YOU SHOULD KNOW

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EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 6901

Account Summary

Beginning Balance on Jun 15	\$	39,968.55	Number of Days in Statement Period	32
Deposits / Credits		20,000.00	Average Account Balance	\$ 49,343.55
Other Withdrawals		2.00-		
Ending Balance on Jul 16, 2018	\$	59,966.55		

Deposits / Credits

Date	Description of Transaction	From Account	Ref Number	Amount
Jul 2	Internet Banking Transfer	From Account	3190	\$ 20,000.00
Total Deposits / Credits				\$ 20,000.00

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jul 16	Paper Statement Fee	10072	\$ 2.00-
Total Other Withdrawals			\$ 2.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance
Jul 2	59,968.55	Jul 16	59,966.55

Balances only appear for days reflecting change.

ADDITIONAL INFORMATION

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- Addition of *Real-Time Payment/Prohibition on Foreign Payments* section to the agreement
- Addition of *Retention of Documents* section to the agreement
- Added language pertaining to cut off time, retention of documents and large cash deposits added to the *Transaction Posting Order* section
- Clarification in the definition of "Available Balance" in the *Insufficient Funds and Overdrafts* section



DENNIS M. DUNN
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164

Account Number:

6901

Statement Period:

Jun 15, 2018

through

Jul 16, 2018

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**ADDITIONAL INFORMATION****(CONTINUED)**

- Additional language added to the *Insufficient Funds and Overdrafts* section regarding Extended Overdraft fees
- Updated language in the *Insufficient Funds and Overdrafts* section as it relates to ATM and Debit Card Overdraft Coverage options
- Title change from "Small Business" to "Business Banking"
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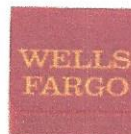
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Wells Fargo Everyday Checking

Account number: 6456

■ July 1, 2018 - July 31, 2018 ■ Page 1 of 4



DENNIS M DANZIK
1108 14TH ST
405
CODY WY 82414-3743

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (038)

P.O. Box 6995

Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 7/1	\$55.24
Deposits/Additions	0.00
Withdrawals/Subtractions	- 10.00
Ending balance on 7/31	\$45.24

Account number: 6456

DENNIS M DANZIK

Arizona account terms and conditions apply

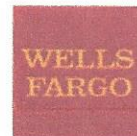
For Direct Deposit use

Routing Number (RTN): 122105278

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: 6456 ■ July 1, 2018 - July 31, 2018 ■ Page 2 of 4



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/31		Monthly Service Fee		10.00	45.24
Ending balance on 7/31					45.24
Totals			\$0.00	\$10.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/01/2018 - 07/31/2018	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$1,500.00	\$55.24 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 <input type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$5.00 discount) ☐

RC/RC

Account number: 6456 ■ July 1, 2018 - July 31, 2018 ■ Page 3 of 4



IMPORTANT ACCOUNT INFORMATION

Reminder about effect of pending debit card transactions on your account

For each debit card transaction, we place an authorization hold on the "pending" transaction until the merchant sends the final payment instruction to the bank. We receive final payment instructions for most transactions within one to two business days, but we generally must release the authorization hold after three business days. If a merchant does not send the final payment instruction within that timeframe, we must honor the transaction when the final payment instruction is received. While the authorization hold is in effect, these transactions reduce your available balance. The transaction will be paid when we receive it for payment. If transactions are presented for payment when your account has an insufficient available balance, you may be charged overdraft and/or insufficient fund (NSF) fees on those transactions. The bank will assess no more than three (3) \$35 overdraft and/or NSF fees per day.

If you have enrolled in the optional Debit Card Overdraft Service, the bank may authorize your ATM and one-time debit card transactions into overdraft when you have insufficient funds in your checking account. Remember, Debit Card Overdraft Service is optional; you can change your enrollment status at any time through online banking, at our ATMs, or by talking to a branch or phone banker.

To help you manage your account balance and avoid overdrafts, we recently enhanced our balance alert by including a new automatic "zero balance" feature for customers who are enrolled in online banking. When you make a purchase or the bank receives incoming transactions such as checks or recurring automatic payments that bring your account balance, as reflected in the bank's records, to zero or negative, we will send an alert to your email. You may also request the alert be sent to you via a text message or push message to any cell phone you specify. If you make a covering deposit or transfer before we start our nightly processing of transactions, you can avoid overdraft and NSF fees. You can also easily check your account balance via online or mobile banking prior to making a purchase to avoid initiating transactions that result in overdraft or NSF fees.

